

April is National Financial Literacy Month

April has been designated by Congress as National Financial Literacy Month. The United States Bankruptcy Court for the District of North Dakota is participating in this annual promotion of financial well-being and invite you to browse the following resources for acquiring good financial habits:*

National Financial Literacy Month Home Page

A wealth of materials is available through the **National Financial Literacy Month Home Page**. The home page includes 30 steps to financial wellness. The steps include such things as a quiz, suggestions for clearing out financial clutter, correcting credit reports, planning savings accounts, and creating a spending plan. In addition, the home page includes a link to Tools for Success, which then links to different resources, such as different worksheets and an eBook titled "Tips for Change." Go here for the home page: www.financialliteracymonth.com/. Go here for the Tools for Success page: www.financialliteracymonth.com/Tips-and-Gadgets/Tools-For-Success.aspx.

United States' Financial Literacy Website

MyMoney.gov is the United States government's website dedicated to teaching all Americans the basics about financial education. The site boasts that "[w]hether you are buying a home, balancing your checkbook, or investing in your 401(k), the resources on MyMoney.gov can help you maximize your financial decisions." The site includes a collection of resources for all kinds of people – kids, teachers, parents, caregivers, the military, women, retirees, and employers. Go here: www.mymoney.gov/myresources.html.

* The United States Bankruptcy Court for the District of North Dakota provides this information as a service to those who are interested in learning more about making good financial decisions, but the Court does not endorse any host of or any advertiser on any website mentioned in this article, nor does it guarantee the accuracy of any information noted at the websites included in this article.

C.A.R.E. – “It’s a matter of life or debt.”

Credit Abuse Resistance Education – C.A.R.E. – is the brainchild of a bankruptcy judge in New York. This financial literacy outreach program has grown to all 50 states. Go here for the home page, which has links to pages for students, parents, educators, and professionals: <http://http://careprogram.squarespace.com/>. The information available on each page includes handouts, articles, and videos topics such as budgeting, credit card information, buying a car, minimizing debt, and predatory lending. The site includes Spanish language handouts. Go here for a companion site that also includes tips and videos for students and other presentation materials for volunteers: <http://care4yourfuture.org/>.

FoolProof®

Billed as C.A.R.E. ‘s financial literacy partner and endorsed by the National Association of Consumer Advocates, **FoolProof®** provides online newspapers and modules for all age groups: high school, home-schooled, community groups, parents, college-age students, young adults, and adults. Go here: www.aboutfoolproof.com/programs.php.

Collection of articles on financial skills

Get Rich Slowly is a site that features articles about basic financial skills, such as budgeting, handling bank accounts, credit and credit cards, and investing. Go here for a collection of the site’s best articles: <http://www.getrichslowly.org/blog/2010/04/02/national-financial-literacy-month-2010/>. Note from the host: “I know this page is kind of overwhelming: It’s loaded with tons of links. But if you were to take the time to read all of the info . . . linked to here, you’d come away with a sound financial education. If it all seems like too much, bookmark this page for later.”

Online financial courses

Money 101 is an online series of 23 easy lessons hosted by CNNMoney. Go here: <http://money.cnn.com/magazines/moneymag/money101/>.

Managing Your Finances is an online course with animation, narration, and music hosted by the University of Texas-San Antonio. Go here: <http://training.txsbdc.org/course/category.php?id=3>.

Three online **courses deal with retirement planning** are sponsored or offered by Rutgers and Purdue (available in Spanish, too). Go here:

www.extension.org/pages/10984/investing-for-your-future

and

www.ces.purdue.edu/retirement/.

Webinars especially for small businesses

Money Management Webinars on budgeting and credit reports are offered by Money Management International. Go here for the current calendar of offerings: www.moneymanagement.org/Budgeting-Tools/Credit-Webinars.aspx.

Especially for college kids

Forty Money Management Tips Every College Student Should Know is posted by the **National Endowment for Financial Education®**, the organization that started the annual Financial Literacy celebration. Go here:

<http://hsfpp.nefe.org/network/company1/content/686/40MMT.pdf>.

More for high school kids

Currently under construction but advertised to be up in April 2012 is the new **High School Financial Planning Program® of the National Endowment for Financial Education®**. The program will include print materials. Go here to find link to new website and samples of old materials: <http://hsfpp.nefe.org/home/>.